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ABSTRACT

One of the best ways to produce affordable housing is to address the needs of a group that has too much housing. A baby boom generation generates an empty nester boom. An empty nester boom means dramatic underutilization of the housing stock. If a small percentage of homeowners were to install an accessory apartment, they would have a significant effect on the availability of housing. These apartments would typically rent at below market rates for comparable units. Another choice for making better use of housing is shared housing, in which a matching agency helps the homeowner find a compatable person to share the home in return for rent and/or services to the homeowner. Echo homes in which a separate, age-appropriate small home is temporarily installed in the side or rear yard of the home of an adult child and is used by an aging parent is another way to to make single family housing more productive. Accessory apartments, shared housing, and echo housing are collectively known as alternative living arrangements. Because of the housing needs of the elderly, aging organizations have often been the strongest advocates of these types of alternative living arrangements. Alternative housing can allow the elderly to plan ahead, before they become frail, to age in a familiar place. An educational campaign about alternative living arrangements can both help the elderly and provide housing for others. An educational campaign should cost much less than the construction of new housing units. (ABL)

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Affordable Housing and the Empty Nester Boom

One of the best ways to produce affordable housing is to address the needs of a group that has too much housing.

A baby boom generates an empty nester boom. An empty nester boom means dramatic underutilization of the housing stock. That underutilization was demonstrated by a special tabulation of the 1979 Annual Housing Survey by the Census Bureau. It indicated that about 12 million homeowners over 55 lived in households of two persons or less, and occupied homes of five rooms or more, not counting basements or garages. That is 12 million homes in which a separate rental apartment, or "accessory apartment," could be created at roughly one third the cost of a conventional one bedroom rental unit.

The number of homes that could accept an accessory apartment has almost certainly increased since 1979. Not every homeowner will want to install an accessory apartment. But if a small percentage of homeowners did, they would have a significant effect on the availability of housing. It should also be noted that accessory apartments typically rent at below market rates

for comparable units.

Accessory apartments are not the only choice for making better use of our single family housing stock. It can also be made more productive through shared housing, in which a matching agency helps the homeowner find a compatible person to share the home, in return for rent and/or services for the homeowner. There are now over 170 such non-profit agencies in the country, most of them struggling for funds. Another way the single family stock can be made more productive is through through echo housing, a.k.a granny flats. They are separate, age appropriate small homes, temporarily installed in the side or rear yard of an adult child and intended for an aging parent. They cost about $25,000, and typically result in the release of a single family home for use by a young household. Echo homes were first developed in Australia as a public housing program, and have been so successful that they have moved into the private market.

Collectively, accessory apartments, shared housing, and echo housing are know as alternative living arrangements. All of them are inexpensive ways to add to the housing stock.

It is important to recognize, however, that the most outspoken advocates for these housing types are not interested in them primarily because they add to the affordable housing supply. National aging organizations, including the federal Administration On Aging, have been by far the strongest advocates

for these housing types.

Why are aging organizations interested in alternative living arrangements? Because elderly homeowners often need the benefits of accessory apartments, shared housing, and echo housing even more than many other people need more affordable housing.

Most elderly homeowners want to stay in their own homes, and most, before they become frail, need to plan ahead for how to age in place. Most don't plan ahead. The interest of national aging organizations in alternative living arrangements is really part of a larger, increasingly articulated concern about how older people can protect the quality of their lives as they age in place.

Doing so raised the problem of, "Peter Pan" housing, designed for people who will never grow old. To live in comfort in single family homes, you generally have to be able to drive, go up and down stirs, and do home maintenance. Many of us, as we age, will lose these abilities. It should be noted that since 75% of the elderly own their own homes, and most of them want to age in place, "Peter Pan" housing is in fact the most common form of elderly housing.

A part of any effort to help older homeowners plan ahead must be to educate them about alternative living arrangements. Accessory apartments, echo housing and shared housing allow older

homeowners to trade unneeded space for needed income, security, companionship and services. As a result of these benefits, accessory apartments increase the ability of older homeowners to age in place in comfort, rather than in discomfort or in institutions.

At the same time, alternative living arrangements bring underutilized space in single family homes back into the housing market. An educational campaign aimed at helping older homeowners age in place will not only help them, it will also provide housing for others.

The educational campaign will obviously need to address issues other than alternative living arrangements. It should also, for example, help older people think ahead about the problems of aging in place in rental units, and in mobile homes with halls and doorways too narrow for walkers or wheelchairs.

Funding for such a campaign, at the local, state or federal level would have the same double-barreled constituency. The campaign should add the strength of aging organizations to the growing strength of people concerned about affordable housing. It should also be noted that alternative living arrangements can benefit other special populations. Accessory apartments and shared housing can help single parents hold on to homes in the wake of a divorce. They can help young homebuyers meet mortgage payments. In addition, accessory apartments, shared housing, and echo

housing can help the physically disabled who need some support to live independently. Accessory apartments and echo housing provide the "privacy with proximity" that is often needed by people who want independence but need support.

Opposition from "nimbys" to an educational campaign to help older people age in place should be minimal, for three reasons. First, these housing types have no neighborhood impact. Accessory apartments and shared housing are by their nature dispersed and typically invisible, and usually required to be so by zoning. The American Association For Retired Person's standards for echo housing require that the units' exteriors be compatible with the homes to which they are adjacent, and removed when they are no longer needed.

Second, alternative living arrangements are not aimed primarily at getting new, low income people into a neighborhood. They are aimed primarily at keeping existing residents from being forced out of their neighborhoods by age. It is hard to argue against zoning changes that keep long term neighborhood residents in their homes in comfort, and/or out of institutions. Who is zoning supposed to protect, if not long term residents? In fact, for many older people, rigid single family zoning is simply isolation zoning. Finally, tenant selection is bound to be rigorous, because "landlords" are selecting people they will be living with, or close to, and frequently those people will be relatives.

In summary, efforts to develop affordable housing should consider educational campaigns about aging in place. The Cranston initiative to develop a new federal housing bill would almost certainly benefit from including funds for an educational campaign to help older people age in place, with a significant portion of those funds earmarked for efforts to promote alternative living arrangements. Doing so should develop a strong and needed constituency for the bill among aging organizations.

The cost of an educational campaign on aging in place will be very small relative to the cost of constuction for significant numbers of new units. It would also be very small relative to the amount of affordable housing it would make available.

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Patrick H. Hare, a Washington, DC consultant, is nationally recognized for his work on accessory apartments and other alternative living arrangements.

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